

EXHIBIT 8

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MINNESOTA**

FAIR ISAAC CORPORATION,

Plaintiff,

v.

FEDERAL INSURANCE COMPANY, and
ACE AMERICAN INSURANCE COMPANY

Defendants.

Case No. 16-CV-1054(WMW/DTS)

**SECOND SUPPLEMENTAL
EXPERT REPORT
OF NEIL J. ZOLTOWSKI
WITH RESPECT TO DAMAGES**

Respectfully submitted this 13th day of May, 2021

A handwritten signature in black ink, appearing to read "Neil J. Zoltowski", with a stylized flourish at the end.

Neil J. Zoltowski

CONFIDENTIAL – ATTORNEYS’ EYES ONLY

*Fair Isaac Corporation v. Federal Insurance Company and ACE American Insurance Company***SECOND SUPPLEMENTAL SCHEDULE 8.0: Summary of Defendants' Domestic Gross Written Premium**

Domestic Applications	March 31, 2016 to May 2020 (a)			
	Defendants Only	Subsidiaries of Defendants	Pooling Entities (Not Subsidiaries) of Defendants	Defendants, Subsidiaries and Pooling Entities (b)
<u>Undisputed Applications</u>				
Commercial Underwriting Workstation (CUW)	\$ 7,656,976,368	\$ 3,663,148,142	\$ 1,427,268,700	\$ 12,747,393,210
CSI eXPRESS (c)	4,783,945,129	132,704,843	94,672,823	5,011,322,794
Premium Booking	1,750,877,402	-	-	1,750,877,402
Texas Accident Prevention System (TAPS)	462,805,017	270,951,408	110,550,113	844,306,538
Individual Rate Modification Application (IRMA)	223,406,656	69,554,858	7,355,485	300,316,999
Decision Point	18,101,109	1,117,772	34,636	19,253,516
<u>Disputed Application</u>				
Cornerstone	\$ 518,138,795	\$ (3,510,098)	\$ 14,281,786	\$ 528,910,484
Undisputed Total	\$ 14,896,111,681	\$ 4,137,477,023	\$ 1,639,881,756	\$ 20,673,470,459
Disputed Total	518,138,795	(3,510,098)	14,281,786	528,910,484
TOTAL	\$ 15,414,250,476	\$ 4,133,966,925	\$ 1,654,163,542	\$ 21,202,380,943

Note/Source(s):

- (a) See **Second Supplemental Schedules 10.3-10.6** and **12.0**. Defendants identified in its interrogatory responses that the Blaze Advisor component was removed from the applications used in the United States by May 2020. (Defendants' Ninth Supplemental Answer to Plaintiff's Interrogatory No. 17, dated September 24, 2020.)
- (b) This is equaled to the sum of (i) Defendants Only; (ii) Subsidiaries of Defendants; and (iii) Pooling Entities of Defendants.
- (c) I understand the gross written premium reported for CSI eXPRESS includes premium related to the Automated Renewals Process and Profitability Indicator applications. Further, CSI eXPRESS, Automated Renewals Process and Profitability Indicator are all used in connection with the same gross written premium policies. (Harkin Deposition at 72-74; Federal Insurance Company's Fifth Supplemental Answer to Plaintiff's Interrogatory No. 16 and Sixth Supplemental Answer to Plaintiff's Interrogatory No. 17, dated March 21, 2019 at 3-5, 11-13; Defendants' Ninth Supplemental Answer to Plaintiff's Interrogatory No. 17, dated September 24, 2019.)

*Fair Isaac Corporation v. Federal Insurance Company and ACE American Insurance Company***SECOND SUPPLEMENTAL SCHEDULE 8.1: Defendants' Domestic Gross Written Premium - Damages Period (March 31, 2016 to December 31, 2016)**

Domestic Applications	March 31, 2016 to December 31, 2016 (a)			
	Defendants Only	Subsidiaries of Defendants	Pooling Entities (Not Subsidiaries) of Defendants	Defendants, Subsidiaries and Pooling Entities (b)
<u>Undisputed Applications</u>				
Commercial Underwriting Workstation (CUW)	\$ 2,022,459,201	\$ 686,129,673	\$ 94,011,508	\$ 2,802,600,382
CSI eXPRESS (c)	971,764,605	36,316,129	-	1,008,080,734
Premium Booking	380,416,844	-	-	380,416,844
Texas Accident Prevention System (TAPS)	108,529,977	106,890,502	-	215,420,480
Individual Rate Modification Application (IRMA)	51,946,495	17,029,141	-	68,975,636
Decision Point	2,538,893	141,846	-	2,680,739
<u>Disputed Application</u>				
Cornerstone	\$ 166,701,803	\$ (8,498,873)	\$ -	\$ 158,202,931
Undisputed Total	\$ 3,537,656,016	\$ 846,507,291	\$ 94,011,508	\$ 4,478,174,815
Disputed Total	166,701,803	(8,498,873)	-	158,202,931
TOTAL	\$ 3,704,357,819	\$ 838,008,419	\$ 94,011,508	\$ 4,636,377,746

Note/Source(s):

- (a) See **Second Supplemental Schedules 10.3-10.6** and **12.0**.
- (b) This is equaled to the sum of (i) Defendants Only; (ii) Subsidiaries of Defendants; and (iii) Pooling Entities of Defendants.
- (c) I understand the gross written premium reported for CSI eXPRESS includes premium related to the Automated Renewals Process and Profitability Indicator applications. Further, CSI eXPRESS, Automated Renewals Process and Profitability Indicator are all used in connection with the same gross written premium policies. (Harkin Deposition at 72-74; Federal Insurance Company's Fifth Supplemental Answer to Plaintiff's Interrogatory No. 16 and Sixth Supplemental Answer to Plaintiff's Interrogatory No. 17, dated March 21, 2019 at 3-5, 11-13; Defendants' Ninth Supplemental Answer to Plaintiff's Interrogatory No. 17, dated September 24, 2019.)

*Fair Isaac Corporation v. Federal Insurance Company and ACE American Insurance Company***SECOND SUPPLEMENTAL SCHEDULE 8.2: Defendants' Domestic Gross Written Premium - Damages Period (January 1, 2017 to May 2020)**

Domestic Applications	January 1, 2017 to May 2020 (a)			
	Defendants Only	Subsidiaries of Defendants	Pooling Entities (Not Subsidiaries) of Defendants	Defendants, Subsidiaries and Pooling Entities (b)
<u>Undisputed Applications</u>				
Commercial Underwriting Workstation (CUW)	\$ 5,634,517,167	\$ 2,977,018,469	\$ 1,333,257,192	\$ 9,944,792,828
CSI eXPRESS (c)	3,812,180,524	96,388,713	94,672,823	4,003,242,060
Premium Booking	1,370,460,558	-	-	1,370,460,558
Texas Accident Prevention System (TAPS)	354,275,039	164,060,906	110,550,113	628,886,058
Individual Rate Modification Application (IRMA)	171,460,161	52,525,717	7,355,485	231,341,363
Decision Point	15,562,215	975,926	34,636	16,572,777
<u>Disputed Application</u>				
Cornerstone	\$ 351,436,992	\$ 4,988,775	\$ 14,281,786	\$ 370,707,553
Undisputed Total	\$ 11,358,455,665	\$ 3,290,969,731	\$ 1,545,870,248	\$ 16,195,295,644
Disputed Total	351,436,992	4,988,775	14,281,786	370,707,553
TOTAL	\$ 11,709,892,657	\$ 3,295,958,506	\$ 1,560,152,034	\$ 16,566,003,197

Note/Source(s):

- (a) See **Second Supplemental Schedules 10.3-10.6** and **12.0**. Defendants identified in its interrogatory responses that the Blaze Advisor component was removed from the applications used in the United States by May 2020. (Defendants' Ninth Supplemental Answer to Plaintiff's Interrogatory No. 17, dated September 24, 2020.)
- (b) This is equaled to the sum of (i) Defendants Only; (ii) Subsidiaries of Defendants; and (iii) Pooling Entities of Defendants.
- (c) I understand the gross written premium reported for CSI eXPRESS includes premium related to the Automated Renewals Process and Profitability Indicator applications. Further, CSI eXPRESS, Automated Renewals Process and Profitability Indicator are all used in connection with the same gross written premium policies. (Harkin Deposition at 72-74; Federal Insurance Company's Fifth Supplemental Answer to Plaintiff's Interrogatory No. 16 and Sixth Supplemental Answer to Plaintiff's Interrogatory No. 17, dated March 21, 2019 at 3-5, 11-13; Defendants' Ninth Supplemental Answer to Plaintiff's Interrogatory No. 17, dated September 24, 2020.)